

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Raffie Eskandarian) Confirmation No.: 5610
)
Serial No.: 09/912,764) Examiner: Arezoo Sherkat
)
Filed: July 25, 2001) Art Unit: 2131
)
For: Method, Process and Apparatus)
For Receiving, Storing and)
Accessing Authorization Data)
)

**STATEMENT OF THE
SUBSTANCE OF THE INTERVIEW**

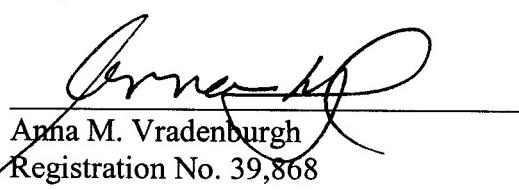
Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Interview Summary dated March 2, 2007, the Applicant submits this Statement of the Substance of the Interview, date of interview being February 22, 2007. To overcome prior arts of record, suggested amendment of independent claim 1 was tentatively discussed, which will require further search and/or consideration upon receipt of Applicant's formal response. No agreement was reached as to allowability of any of the claims at that time. A response to the Office Action dated December 8, 2007 was filed March 6, 2007.

Respectfully submitted,

Dated: March 6, 2007


Anna M. Vradenburgh
Registration No. 39,868

Koppel, Patrick, Heybl & Dawson
555 St. Charles Drive, Suite 107
Thousand Oaks, CA 91360
Telephone: (805) 373-0060
Facsimile: (805) 373-0051